#### FORM 6-K

#### SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

**Report of Foreign Issuer** 

Pursuant to Rule 13a-16 or 15d-16 of

Securities Exchange Act of 1934

For the month of July 2004

HOLMES FINANCING (No 6) PLC HOLMES FUNDING LIMITED HOLMES TRUSTEES LIMITED

(Translation of registrant's name into English)

Abbey National House, 2 Triton Square, Regent's Place, London NW1 3AN, England (Address of principal executive offices)

Indicate by check mark whether the registrant files or will file annual reports under cover Form 20-F or Form 40-F.

Form 20-F . . . . X. . . . Form 40-F . . . . . . .

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes . . . . . No . . . X. . . .

# Periodic Report re Holmes Trustees Limited and Holmes Funding Limited

#### For Period 09 June 2004 to 08 July 2004

#### All values are in thousands of pounds sterling unless otherwise stated

#### **Mortgage Asset Analysis**

Analysis of Mortgage Trust Movements

	Current Period		
	Number £000's		
Brought Forward	417,772	29,994,331	
Replenishment	14,565	1,270,653	
Repurchased	(7,881)	(532,906)	
Redemptions	(9,267)	(940,209)	
Losses	(8)	(16)	
Capitalised Interest	0	4,369	
Other Movements	0	1	
Carried Forward	415,181	29,796,223	

Brought Forward
Replenishment
Repurchased
Redemptions
Losses
Capitalised Interest
Other Movements
Carried Forward

Cumulative		
Number	£000's	
115,191	6,399,214	
828,063	61,592,697	
(237,756)	(16,724,777)	
(289,855)	(21,513,333)	
(462)	(793)	
0	43,215	
0	0	
415,181	29,796,223	

1 Month	
3 Month	
12 Month	

Period CPR		Annualised CPR	
	4.94%	76.51%	**( including
	14.08%	70.64%	redemptions and
	54.67%	54.67%	repurchases)

<sup>\*\*</sup> The annualised CPR's are expressed as a percentage of the outstanding balance at the end of the period

#### Periodic Report re Holmes Trustees Limited and Holmes Funding Limited

# For Period 09 June 2004 to 08 July 2004

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#### Asset Profiles

Weighted Average Seasoning	32.12	months
Weighted Average Loan size	£71,766.83	
Weighted Average LTV	71.22%	*** (see below)
Weighted Average Indexed LTV	54.97%	using Halifax House Price Index
Weighted Average Indexed LTV	54.33%	using Nationwide House Price Index
Weighted Average Remaining Term	18.48	Years

£000's

Product Type Analysis

Variable Rate 8,822,662 Fixed Rate 5,911,571 Tracker Rate 15,061,991 29,796,223 100.00%

As at 08 July 2004 approximately 7.5% of the loans were flexible loans

Repayment Method Analysis
Endowment

Interest Only Repayment

£000's	%
6,686,272	22.44%
4,281,717	14.37%
18,828,233	63.19%
29,796,223	100.00%

%

29.61%

19.84%

50.55%

As at 08 July 2004 approximately 14.86% of the loans were written under Abbey's policy of non-income verification

Loan Purpose Analysis	£000's	%
Purchase	22,665,987	76.07%
Remortgage	7,130,236	23.93%
	29,796,223	100.00%

#### Mortgage Standard Variable Rate

Effective Date	<u>Rate</u>
01 July 2004	6.50%
01 June 2004	6.25%
01 March 2004	6.00%
01 December 2003	5.75%

# Holmes Financing No 6 plc <u>Periodic Report re Holmes Trustees Limited and Holmes Funding Limited</u>

#### For Period 09 June 2004 to 08 July 2004

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#### Geographic Analysis

Region	Number	£000's	%
East Anglia	17,043	1,141,474	3.83%
East Midlands	22,746	1,414,925	4.75%
Greater London	67,514	6,284,834	21.09%
North	17,955	948,968	3.18%
North West	47,085	2,682,455	9.00%
Scotland	27,597	1,520,333	5.10%
South East	107,305	9,188,753	30.84%
South West	32,966	2,340,808	7.86%
Wales	20,140	1,081,283	3.63%
West Midlands	28,247	1,739,007	5.84%
Yorkshire and Humberside	25,949	1,412,531	4.74%
Unknown	634	40,852	0.14%
Total	415,181	29,796,223	100.00%

#### Original LTV Bands

Range	Number	£000's	%
0.00 - 25.00	13,962	595,000	2.00%
25.01 - 50.00	70,665	4,270,609	14.33%
50.01 - 75.00	146,879	11,593,247	38.91%
75.01 - 80.00	22,348	1,781,828	5.98%
80.01 - 85.00	27,583	2,274,162	7.63%
85.01 - 90.00	51,477	4,238,599	14.23%
90.01 - 95.00	82,267	5,042,778	16.92%
Total	415,181	29,796,223	100.00%

<sup>\*\*\*</sup> The balance is the current outstanding balance on the account including accrued interest. The LTV is that at origination and excludes any capitalised high loan to value fees, valuation fees or booking fees.

#### Periodic Report re Holmes Trustees Limited and Holmes Funding Limited

#### For Period 09 June 2004 to 08 July 2004

#### All values are in thousands of pounds sterling unless otherwise stated

#### **Arrears**

Band	Number	Principal	Overdue	%
Current	406,563	29,236,674	(2,970)	98.14%
1.00 - 1.99 months	5,175	337,853	3,055	1.13%
2.00 - 2.99 months	1,614	102,603	1,635	0.34%
3.00 - 3.99 months	748	47,515	1,093	0.16%
4.00 - 4.99 months	391	24,298	732	0.08%
5.00 - 5.99 months	223	14,029	515	0.05%
6.00 -11.99 months	354	21,352	1,107	0.07%
12 months and over	35	1,895	223	0.01%
Properties in Possession	78	4,264	350	0.01%
Total	415,181	29,790,483	5,740	100.00%

#### **Definition of Arrears**

This arrears multiplier is calculated as the arrears amount ( which is the difference between the expected monthly repayments and the amount that has actually been paid, i.e. a total of under and/or over payments ) divided by the monthly amount repayable. It is recalculated every time the arrears amount changes, i.e. on the date when a payment is due.

#### Movement in Shares of Trust

Balance Brought Forward
Replenishment of Assets
Acquisition by Funding
Distribution of Principal Receipts
Allocation of Losses
Share of Capitalised Interest
Payment Re Capitalised Interest
Balance Carried Forward

Funding	Seller
£000's	£000's
16,083,915	13,910,416
0	1,270,653
0	q
(947,865)	(525,249)
(8)	(8)
2,343	2,026
(2,343)	2,343
15,136,042	14,660,181

Carried Forward Percentage

50.79853%	49.20147%

Minimum Seller Share

1,275,372	4.28%

#### Periodic Report re Holmes Trustees Limited and Holmes Funding Limited

#### For Period 09 June 2004 to 08 July 2004

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#### Cash Accumulation Ledger

	£000'S
Brought Forward	656,435
Additional Amounts Accumulated	947,865
Payment of Notes	
Carried Forward	1,604,300

Target	Balance
--------	---------

406,070	payable on 15th July 2004
947,865	payable on 15th October 2004
	payable on 15th April 2005
1,604,300	

Liquidity Facilities
Holmes Funding
Holmes Financing 1
Holmes Financing 2
Holmes Financing 3
Holmes Financing 4
Holmes Financing 5
Holmes Financing 6

Drawn £000's	Undrawn £000's
£	£25,000
£0	£25,000
£0	£25,000
£	£25,000
£0	£25,000
£0	£25,000
£0	£25,000

#### Excess Spread \*

Quarter to 15/04/04	0.3687%
Quarter to 15/01/04	0.4098%
Quarter to 15/10/03 (Restated)**	0.3433%
Quarter to 15/07/03 (Restated)**	0.3852%

### Reserve Funds

Balance as at 15/04/2004 Required Amount as at 15/04/2004 Percentage of Notes

First Reserve	Second Reserve	Funding Reserve
£338,000,000.00	£7,977,968.00	£67,722,808.72
£338,000,000.00	£7,977,968.00	£70,000,000.00
2.02%	0.05%	0.40%

<sup>\*</sup>Excess spread is calculated by reference to deferred consideration (determined according to relevant accounting policies) for the period, adjusted for non-cash related items and items relating to amounts falling due after transfers to the first and second reserve funds in the Funding Revenue Priority of Payments, expressed as a percentage of the average note balance over that period.

<sup>\*\*</sup>The figures for excess spread in prior periods have been restated to incorporate the cumulative effects of accounting adjustments. This restatement does not affect the past or current cash value of amounts standing to the credit of either the first or the second reserve funds.

#### Periodic Report re Holmes Trustees Limited and Holmes Funding Limited

#### For Period 09 June 2004 to 08 July 2004

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#### Properties in Possession

#### Stock

Brought Forward
Repossessed in Period
Sold in Period
Carried Forward

Current Period						
Number	£000's					
78	4,499					
11	1,202 (1,437)					
(11)	(1,437)					
78	4,264					

Repossessed to date Sold to date Carried Forward

Cumulative					
Number	£000's				
571	37,309				
(493)	(33,045)				
78	4,264				

Repossession Sales Information Average time Posses sion to Sale Average arrears at time of Sale

	82	Days
£3,	444	

#### MIG Claim Status

MIG Claims made
MIG Claims outstanding

Number	£000's
195	1,382
1	7

Average time claim to payment

36

#### Trigger Events

There has been no debit to the AAA Principal Deficiency Ledger

The Seller has not suffered an Insolvency Event

The Seller is still the Servicer

The Outstanding Principal balance is in excess of £25 billion

#### Proposed Changes

Abbey has requested Fitch Ratings to confirm the impact on the rating of the issued securities if the minimum required short term rating of Abbey as sterling account bank / GIC provider is changed to F1 from F1+. Once Fitch has completed its review of the appropriate documentation amendments, it expects to confirm that this change will have no effect on the rating of any of the securities issued by any of the Issuers. In addition, it has indicated that in the event that Abbey is downgraded below F1 then Abbey's obligations will either need to be guaranteed by a third party rated at least F1 or transferred to a counterparty rated at least F1, within 30 days of the downgrade, to prevent a downgrade by Fitch of any of the issued securities

# Periodic Report re Holmes Trustees Limited and Holmes Funding Limited

#### For Period 09 June 2004 to 08 July 2004

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#### Retired Class A Notes

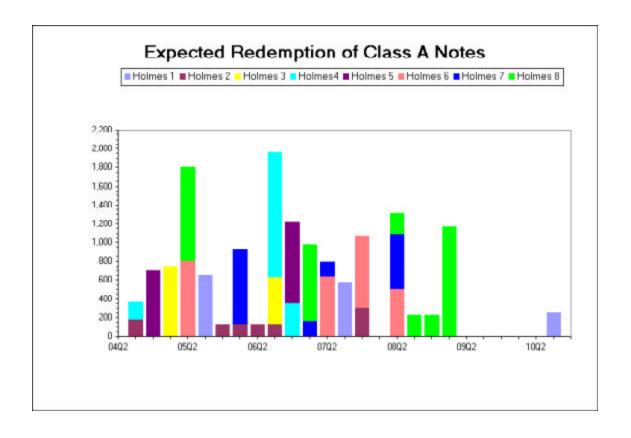
Date Retired	Holmes 1	Holmes 2	Holmes 3	Holmes4	Holmes 5	Holmes 6	Holmes 7	Holmes 8
02Q3	-	703	-	-	352	-		-
02Q4	-	-	-	-	352	-	-	-
03Q1	-	-	750	-	-	-	-	-
03Q2	-	-	-	-	-	-	-	-
03Q3	600	-	-	-	-	481	-	-
03Q4	-	176	-	191	-	481	-	-
04Q1	-	176	-	191	-	-	241	-
04Q2	-	176	-	191	-	-	241	-

#### Outstanding Class A Notes

Expected Redemption	Holmes 1	Holmes 2	Holmes 3	Holmes4	Holmes 5	Holmes 6	Holmes 7	Holmes 8
04Q2	-	-	-	-	-	-	-	-
04 Q3	-	176	-	191	-	-	-	-
04Q4	-	-	-	-	698	-	-	-
05Q1	-	-	750	-	-	-	-	-
05Q2	-	-	-	-	-	801	-	1,001
05Q3	650	-	-	-	-	-	-	-
05Q4	-	125	-	-	-	-	-	-
06Q1	-	125	-	-	-	-	803	-
06Q2	-	125	-	-	-	-	-	-
06Q3	-	125	500	1,340	-	-	-	-
06Q4	-	-	-	350	875	-	-	-
07Q1	-	-	-	-	-	-	161	812
07Q2	-	-	-	-	-	634	161	-
07Q3	575	-	-	-	-	-	-	-
07Q4	-	300	-	-	-	770	-	-
08Q1	-	-	-	-	-	-	-	-
08Q2	-	-	-	-	-	500	592	221
08Q3	-	-	-	-	-	-	-	221
08Q4	-	-	-	-	-	-	-	221
09Q1	-	-	-	-	-	-	-	1,171
09Q2	-	-	-	-	-	-	-	-
09Q3	-	-	-	-	-	-	-	-
09Q4	-	-	-	-	-	-	-	-
10Q1	-	-	-	-	-	-	-	-
10Q2	-	-	-	-	-	-	-	-
10Q3	250	-	-	-	-	-	-	-
10Q4	-	-	-	-	-	-	-	-

# Holmes Financing No 6 plc Periodic Report re Holmes Trustees Limited and Holmes Funding Limited For Period 09 June 2004 to 08 July 2004

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# **SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

HOLMES FINANCING (No 6) PLC

Dated: 28 July 2004 By / s / Gail McGrath (Authorised Signatory)